



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [FIRST AMERICAN FINANCIAL CORPORATION](#)

**City/State** [SANTA ANA, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [14,431,903](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST AMERICAN FINANCIAL CORPORATION](#)  
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[SANTA ANA, CA 92707](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	13,777,323	11,583,931	12,260,579	11,367,680	10,233,932
Net income (\$000) .....	233,616	63,204	696,429	707,410	474,496
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	0.76			1.41			1.06			1.82			1.59		
+ Non-interest income .....	56.92			49.93			55.38			51.70			54.73		
– Overhead expense .....	49.48			45.91			49.40			46.20			49.82		
– Provision for credit losses .....	0			0			0			0			0		
+ Securities gains (losses) .....	0.69			-2.93			0.49			0.64			-0.55		
+ Other tax equivalent adjustments .....	0			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	8.88			2.50			7.53			7.96			5.96		
Net operating income .....	6.78			2.18			5.68			6.22			4.64		
Net income .....	6.78			2.18			5.68			6.22			4.64		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.45			3.31			2.93			4.03			3.54		
Interest expense .....	0.95			0.75			0.90			0.76			0.71		
Net interest income (tax equivalent) .....	1.50			2.55			2.03			3.27			2.83		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0			0			0			0			0		
Earnings coverage of net loan and lease losses (X) .....															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases .....	0			0			0			0			0		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	4.28			6.58			4.32			10.30			28.80		
30–89 days past due loans and leases / Total loans and leases .....	0			0			0			0			0		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	7.88			-5.97			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence .....	-14.46			-29.89			-26.42			-45.41			-54.20		
Net loans and leases / Total assets .....	5.44			4.27			6.08			2.66			0.84		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	0			0			0			0			0		
Holding company equity capital / Total assets .....	34.34			37.34			38.37			38.38			35.20		
Total equity capital (including minority interest) / Total assets .....	34.41			37.42			38.46			38.41			35.23		
Common equity tier 1 capital / Total risk-weighted assets .....															
Net loans and leases / Equity capital (X) .....	0.16			0.11			0.16			0.07			0.02		
Cash dividends / Net income .....	21.82			78.64			28.53			26.64			37.62		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	23.61			4.62			11.08			8.36			11.05		
Equity capital .....	13.67			12.41			11.07			18.14			7.53		
Net loans and leases .....	57.39			254.39			153.97			242.20			1,167.31		
Noncore funding .....	44.20			49.69			48.95			23.60			7.65		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0			0			0			0		
Long-term debt / Equity capital .....	20.04			18.99			20.21			16.01			18.89		
Equity investment in subsidiaries / Equity capital .....	122.87			125.06			121.10			117.97			122.73		
Cash from ops + noncash items + op expense / Op expense + dividends .....	250.60			377.64			247.92			165.08			192.23		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	9,039	2,850	23,753	8,813	3,152	217.16	13000.00
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	9,039	2,850	23,753	8,813	3,152	217.16	13000.00
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	9,039	2,850	23,753	8,813	3,152	217.16	13000.00
Investment interest income (tax equivalent).....	28,970	35,242	125,876	163,339	138,409	-17.80	35.13
Interest on balances due from depository institutions.....	2,620	12,827	26,653	69,883	49,485	-79.57	76.31
Interest income on other earning assets.....	1,930	2,069	10,826	12,492	12,773	-6.72	-26.48
Total interest income (tax equivalent).....	42,559	52,988	187,108	254,527	203,819	-19.68	66.13
Interest on time deposits of \$250K or more.....	4	4	16	9	6	0.00	
Interest on time deposits < \$250K.....	1	1	5	2	1	0.00	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	550	1,645	4,050	8,306	5,295	-66.57	56.25
Interest on other borrowings and trading liabilities.....	15,952	10,447	53,396	39,484	35,676	52.69	123.23
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	16,507	12,097	57,467	47,801	40,978	36.46	111.66
Net interest income (tax equivalent).....	26,052	40,891	129,641	206,726	162,841	-36.29	46.20
Non-interest income.....	1,960,504	1,446,093	6,789,998	5,877,501	5,600,870	35.57	66.31
Adjusted operating income (tax equivalent).....	1,986,556	1,486,984	6,919,639	6,084,227	5,763,711	33.60	66.01
Overhead expense.....	1,704,249	1,329,680	6,056,753	5,252,221	5,098,049	28.17	52.15
Provision for credit losses.....	0	0	0	0	0		
Securities gains (losses).....	23,715	-84,980	60,384	73,012	-56,124		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	306,022	72,324	923,270	905,018	609,538	323.13	304.83
Applicable income taxes.....	71,564	8,478	222,774	195,170	133,640	744.11	212.23
Tax equivalent adjustments.....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	71,564	8,478	222,774	195,170	133,640	744.11	212.23
Minority interest.....	842	642	4,067	2,438	1,402	31.15	392.40
Net income before discontinued operations, net of minority interest.....	233,616	63,204	696,429	707,410	474,496	269.62	344.97
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	233,616	63,204	696,429	707,410	474,496	269.62	344.97
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	234,458	63,846	700,496	709,848	475,898	267.22	345.13
Investment securities income (tax equivalent).....	28,970	35,242	125,876	163,339	138,409	-17.80	35.13
US Treasury and agency securities (excluding mortgage-backed securities) ..	2,173	2,924	9,830	14,265	10,760	-25.68	18.74
Mortgage-backed securities.....	10,831	16,933	55,851	86,381	63,182	-36.04	38.34
All other securities.....	15,966	15,385	60,195	62,693	64,467	3.78	35.55
Cash dividends declared.....	50,985	49,702	198,663	188,440	178,487	2.58	79.46
Common.....	50,985	49,702	198,663	188,440	178,487	2.58	79.46
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.24			1.83			1.53			2.24			1.99		
Less: Interest expense .....	0.48			0.42			0.47			0.42			0.40		
Equals: Net interest income (tax equivalent) .....	0.76			1.41			1.06			1.82			1.59		
Plus: Non-interest income .....	56.92			49.93			55.38			51.70			54.73		
Equals: adjusted operating income (tax equivalent) .....	57.68			51.35			56.44			53.52			56.32		
Less: Overhead expense .....	49.48			45.91			49.40			46.20			49.82		
Less: Provision for credit losses .....	0			0			0			0			0		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0.69			-2.93			0.49			0.64			-0.55		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	8.88			2.50			7.53			7.96			5.96		
Less: Applicable income taxes (tax equivalent) .....	2.08			0.29			1.82			1.72			1.31		
Less: Minority interest .....	0.02			0.02			0.03			0.02			0.01		
Equals: Net operating income .....	6.78			2.18			5.68			6.22			4.64		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	6.78			2.18			5.68			6.22			4.64		
Memo: Net income (last four quarters) .....	6.77			5.76			5.68			6.22			4.64		
Net income—BHC and noncontrolling (minority) interest .....	6.81			2.20			5.71			6.24			4.65		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	50.38			55.36			52.13			55.57			56.27		
Average interest-bearing funds / Average assets .....	24.90			28.67			26.41			31.76			35.17		
Interest income (tax equivalent) / Average earning assets .....	2.45			3.31			2.93			4.03			3.54		
Interest expense / Average earning assets .....	0.95			0.75			0.90			0.76			0.71		
Net interest income (tax equivalent) / Average earning assets .....	1.50			2.55			2.03			3.27			2.83		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	13.17			6.60			11.47			8.06			12.15		
Interest-bearing bank balances .....	2.49			9.19			3.83			10.54			9.35		
Federal funds sold and reverse repos .....															
Trading assets .....															
Total earning assets .....	2.45			3.31			2.93			4.03			3.54		
Investment securities (tax equivalent) .....	1.75			2.28			2.05			2.65			2.43		
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.90			2.88			2.67			2.63			2.28		
Mortgage-backed securities .....	1.09			2.07			1.69			2.66			2.34		
All other securities .....	2.40			2.50			2.47			2.60			2.43		
Interest-bearing deposits .....	0.05			0.20			0.12			0.31			0.52		
Time deposits of \$250K or more .....	1.24			1.43			1.35			0.79			0.53		
Time deposits < \$250K .....	0.21			0.59			0.39			0.36			0.18		
Other domestic deposits .....	0.13			0.31			0.22			0.31			0.19		
Foreign deposits .....															
Federal funds purchased and repos .....							0			0			0		
Other borrowed funds and trading liabilities .....	4.46			4.10			4.29			4.56			4.46		
All interest-bearing funds .....	1.92			1.46			1.77			1.32			1.14		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	1,960,504	1,446,093	6,789,998	5,877,501	5,600,870
Fiduciary activities income .....	10,041	6,861	34,170	27,129	18,457
Service charges on deposit accounts - domestic .....	2,315	1,501	7,738	6,165	7,260
Trading revenue .....	0	0	0	0	0
Investment banking fees and commissions .....	0	0	0	0	0
Insurance activities revenue .....	351,578	283,536	1,340,588	1,113,716	1,026,772
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	43,898	21,235	-5,181	-4,356	2,493
Other non-interest income .....	1,552,672	1,132,960	5,412,683	4,734,847	4,545,888
Total overhead expenses .....	1,704,249	1,329,680	6,056,753	5,252,221	5,098,049
Personnel expense .....	541,265	436,373	1,965,993	1,830,405	1,773,308
Net occupancy expense .....	73,200	75,948	303,960	295,384	289,075
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	11,903	6,293	43,250	28,350	30,381
Other operating expenses .....	1,077,881	811,066	3,743,550	3,098,082	3,005,285
Fee income on mutual funds and annuities .....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	18,452	18,241	18,644	17,536	17,371
Average personnel expense per employee .....	29.33	23.92	105.45	104.38	102.08
Average assets per employee .....	746.66	635.05	657.62	648.25	589.14

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income .....	85.79			89.42			87.53			86.33			88.45		

## Percent of Average Assets

Total overhead expense .....	49.48			45.91			49.40			46.20			49.82		
Personnel expense .....	15.71			15.07			16.04			16.10			17.33		
Net occupancy expense .....	2.13			2.62			2.48			2.60			2.82		
Other operating expenses .....	31.64			28.22			30.89			27.50			29.66		
Overhead less non-interest income .....	-7.44			-4.02			-5.98			-5.50			-4.91		

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	85.79			89.42			87.53			86.33			88.45		
Personnel expense .....	27.25			29.35			28.41			30.08			30.77		
Net occupancy expense .....	3.68			5.11			4.39			4.85			5.02		
Other operating expenses .....	54.86			54.97			54.73			51.39			52.67		
Total non-interest income .....	98.69			97.25			98.13			96.60			97.17		
Fiduciary activities income .....	0.51			0.46			0.49			0.45			0.32		
Service charges on domestic deposit accounts .....	0.12			0.10			0.11			0.10			0.13		
Trading revenue .....	0			0			0			0			0		
Investment banking fees and commissions .....	0			0			0			0			0		
Insurance activities revenue .....	17.70			19.07			19.37			18.30			17.81		
Venture capital revenue .....	0			0			0			0			0		
Net servicing fees .....	0			0			0			0			0		
Net securitization income .....	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets .....	2.21			1.43			-0.07			-0.07			0.04		
Other non-interest income .....	78.16			76.19			78.22			77.82			78.87		
Overhead less non-interest income .....	-12.90			-7.83			-10.60			-10.28			-8.72		
Applicable income taxes / Pretax net operating income (tax equivalent) .....	23.39			11.72			24.13			21.57			21.92		
Applicable income tax + TE / Pretax net operating income + TE .....	23.39			11.72			24.13			21.57			21.92		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	745,813	480,160	748,312	287,459	76,311	55.33	
Commercial and industrial loans	39,355	18,693	29,912	18,970	13,237	110.53	416.81
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	785,168	498,853	778,224	306,429	89,548	57.39	10210.81
Less: Allowance for loan and lease losses	0	0	0	0	0		
Net loans and leases	785,168	498,853	778,224	306,429	89,548	57.39	10210.81
Debt securities that reprice or mature in over 1 year	6,171,198	4,466,565	5,221,698	4,417,359	3,978,589	38.16	113.50
Mutual funds and equity securities	419,606	377,296	464,126	392,318	353,535	11.21	5.79
Subtotal	7,375,972	5,342,714	6,464,048	5,116,106	4,421,672	38.06	123.87
Interest-bearing bank balances	252,957	249,835	587,179	866,706	707,613	1.25	-44.26
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,040,300	1,372,965	1,133,124	1,496,277	1,735,222	-24.23	-23.98
Trading assets	0	0	0	0	0		
Total earning assets	8,669,229	6,965,514	8,184,351	7,479,089	6,864,507	24.46	69.42
Non-interest-bearing cash and due from depository institutions	1,818,426	839,575	734,143	663,675	795,725	116.59	233.68
Premises, fixed assets, and leases	1,035,780	1,068,745	1,029,917	1,021,688	1,035,307	-3.08	34.00
Other real estate owned	35,114	35,159	35,120	35,200	36,217	-0.13	-3.42
Investment in unconsolidated subsidiaries	351,192	239,813	285,885	185,877	73,628	46.44	196.59
Intangible and other assets	2,522,162	2,526,679	2,526,572	2,133,638	1,825,251	-0.18	49.28
Total assets	14,431,903	11,675,485	12,795,988	11,519,167	10,630,635	23.61	74.31
Quarterly average assets	13,777,323	11,583,931	13,028,284	11,571,744	10,760,093	18.93	66.52
Average loans and leases (YTD)	274,464	172,604	207,173	109,382	25,942	59.01	4171.81
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	785,168	498,853	778,224	306,429	89,548	57.39	10210.81
Real estate loans secured by 1-4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	7,631,104	6,216,826	6,818,948	6,305,954	6,067,346	22.75	63.91
U.S. Treasury securities	156,118	122,708	80,846	143,941	162,506	27.23	8.12
US agency securities (excluding mortgage-backed securities)	303,504	299,095	263,922	321,919	320,385	1.47	-15.99
Municipal securities	1,453,618	1,048,941	1,248,808	1,090,840	1,045,035	38.58	107.80
Mortgage-backed securities	4,015,848	3,348,377	3,474,618	3,278,257	3,196,829	19.93	97.02
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,282,410	1,020,409	1,286,628	1,078,679	989,056	25.68	26.29
Mutual funds and equity securities	419,606	377,296	464,126	392,318	353,535	11.21	5.79
Available-for-sale securities	7,211,498	6,216,826	6,354,822	6,305,954	6,067,346	16.00	54.90
U.S. Treasury securities	156,118	122,708	80,846	143,941	162,506	27.23	8.12
US agency securities (excluding mortgage-backed securities)	303,504	299,095	263,922	321,919	320,385	1.47	-15.99
Municipal securities	1,453,618	1,048,941	1,248,808	1,090,840	1,045,035	38.58	107.80
Mortgage-backed securities	4,015,848	3,348,377	3,474,618	3,278,257	3,196,829	19.93	97.02
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,282,410	1,020,409	1,286,628	1,078,679	989,056	25.68	26.29
Mutual funds and equity securities	0	377,296	0	392,318	353,535	-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	129,014	87,854	233,812	159,316	-52,441	46.85	263.35
Structured notes, fair value	0	0	0	0	0		
Pledged securities	109,473	104,293	110,163	104,516	106,011	4.97	-7.30

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,562,677	1,323,200	1,838,744	1,131,924	826,861	93.67	568.60
NOW, ATS and transaction accounts .....	2,014,646	2,106,293	1,435,004	2,203,759	2,957,679	-4.35	-15.13
Time deposits less brokered deposits < \$250K .....	2,064	730	1,762	628	502	182.74	
MMDA and other savings accounts .....	0	0	0	0	0		
Other non-interest-bearing deposits .....	94,885	33,475	93,637	33,793	28,643	183.45	316.20
Core deposits .....	4,674,272	3,463,698	3,369,147	3,370,104	3,813,685	34.95	68.14
Time deposits of \$250K or more .....	1,141	1,124	1,439	1,120	1,141	1.51	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	221,470	14,601	3,478	23,039	25,393	1416.81	374.93
Other borrowings w/remaining maturity over 1 year .....	1,654,684	1,286,140	1,526,195	1,003,779	805,124	28.66	187.64
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	1,877,295	1,301,865	1,531,112	1,027,938	831,658	44.20	200.99
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	2,914,661	2,541,000	2,974,081	2,696,123	2,239,904	14.71	43.60
Total liabilities .....	9,466,228	7,306,563	7,874,340	7,094,165	6,885,247	29.56	74.23
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1	1	1	1	1	0.00	0.00
Common surplus .....	2,173,859	2,247,569	2,214,935	2,300,926	2,258,290	-3.28	0.42
Retained earnings .....	2,837,241	2,173,720	2,655,495	2,161,049	1,644,165	30.52	226.08
Accumulated other comprehensive income .....	-55,828	-61,945	39,541	-41,492	-160,575		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	4,955,273	4,359,345	4,909,972	4,420,484	3,741,881	13.67	74.28
Noncontrolling (minority) interest in subsidiaries .....	10,402	9,577	11,676	4,518	3,507	8.61	290.76
Total equity capital, including minority interest .....	4,965,675	4,368,922	4,921,648	4,425,002	3,745,388	13.66	74.48
Total liabilities and capital .....	14,431,903	11,675,485	12,795,988	11,519,167	10,630,635	23.61	74.31
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,657,562	1,356,675	1,932,381	1,165,717	855,504	95.89	554.43
Interest-bearing deposits .....	2,017,851	2,108,147	1,438,205	2,205,507	2,959,322	-4.28	-15.06
Total deposits .....	4,675,413	3,464,822	3,370,586	3,371,224	3,814,826	34.94	68.08
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,909,972	4,420,484	4,420,484	3,741,881	3,479,955		
Accounting restatements .....	0	0	0	0	0		
Net income .....	233,616	63,204	696,429	707,410	474,496		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	1		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	50,985	49,702	198,663	188,440	178,487		
Change in other comprehensive income .....	-95,369	-20,453	81,033	119,083	-52,516		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-41,961	-54,188	-89,311	40,550	18,432		
Holding company equity capital, ending balance .....	4,955,273	4,359,345	4,909,972	4,420,484	3,741,881		



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## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	5.17			4.11			5.85			2.50			0.72		
Commercial and industrial loans	0.27			0.16			0.23			0.16			0.12		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Net loans and leases	5.44			4.27			6.08			2.66			0.84		
Debt securities over 1 year	42.76			38.26			40.81			38.35			37.43		
Mutual funds and equity securities	2.91			3.23			3.63			3.41			3.33		
Subtotal	51.11			45.76			50.52			44.41			41.59		
Interest-bearing bank balances	1.75			2.14			4.59			7.52			6.66		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	7.21			11.76			8.86			12.99			16.32		
Trading assets	0			0			0			0			0		
Total earning assets	60.07			59.66			63.96			64.93			64.57		
Non-interest cash and due from depository institutions	12.60			7.19			5.74			5.76			7.49		
Other real estate owned	0.24			0.30			0.27			0.31			0.34		
All other assets	27.33			33.15			30.30			29.31			27.94		
<b>Memoranda</b>															
Short-term investments	8.96			13.90			13.44			20.51			22.98		
U.S. Treasury securities	1.08			1.05			0.63			1.25			1.53		
US agency securities (excluding mortgage-backed securities)	2.10			2.56			2.06			2.79			3.01		
Municipal securities	10.07			8.98			9.76			9.47			9.83		
Mortgage-backed securities	27.83			28.68			27.15			28.46			30.07		
Asset-backed securities	0			0			0			0			0		
Other debt securities	8.89			8.74			10.05			9.36			9.30		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	5.44			4.27			6.08			2.66			0.84		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		



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## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	94.99			96.25			96.16			93.81			85.22		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	5.01			3.75			3.84			6.19			14.78		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

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## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	8.96			13.90			13.44			20.51			22.98		
Liquid assets	45.27			41.50			40.07			45.67			48.67		
Investment securities	52.88			53.25			53.29			54.74			57.07		
Net loans and leases	5.44			4.27			6.08			2.66			0.84		
Net loans, leases and standby letters of credit	5.44			4.27			6.08			2.66			0.84		
Core deposits	32.39			29.67			26.33			29.26			35.87		
Noncore funding	13.01			11.15			11.97			8.92			7.82		
Time deposits of \$250K or more	0.01			0.01			0.01			0.01			0.01		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.53			0.13			0.03			0.20			0.24		
Earning assets that reprice within 1 year	52.45			0.16			51.72			53.53			57.32		
Interest-bearing liabilities that reprice within 1 year	0			0			0			0			0		
Long-term debt that reprices within 1 year	0			0			0			0			0		
Net assets that reprice within 1 year	52.45			0.16			51.72			53.52			57.32		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.88			-5.97			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence	-14.46			-29.89			-26.42			-45.41			-54.20		
Short-term investment / Short-term noncore funding	583.94			10,654.59			49,462.42			9,870.03			9,206.43		
Liquid assets - short-term noncore funding / Nonliquid assets	79.92			70.72			66.80			83.69			94.33		
Net loans and leases / Total deposits	16.79			14.40			23.09			9.09			2.35		
Net loans and leases / Core deposits	16.80			14.40			23.10			9.09			2.35		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	94.50			100			93.19			100			100		
U.S. Treasury securities	2.05			1.97			1.19			2.28			2.68		
US agency securities (excluding mortgage-backed securities)	3.98			4.81			3.87			5.11			5.28		
Municipal securities	19.05			16.87			18.31			17.30			17.22		
Mortgage-backed securities	52.62			53.86			50.96			51.99			52.69		
Asset-backed securities	0			0			0			0			0		
Other debt securities	16.81			16.41			18.87			17.11			16.30		
Mutual funds and equity securities	5.50			6.07			6.81			6.22			5.83		
Debt securities 1 year or less	13.63			22.08			16.62			23.73			28.60		
Debt securities 1 to 5 years	11.96			12.79			12.53			13.46			14.51		
Debt securities over 5 years	68.91			59.05			64.04			56.59			51.07		
Pledged securities	1.43			1.68			1.62			1.66			1.75		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-20.31			-29.34			-27.20			-3.27			56.06		
Investment securities	22.75			-1.38			8.14			3.93			16.25		
Core deposits	34.95			-12.18			-0.03			-11.63			23		
Noncore funding	44.20			49.69			48.95			23.60			7.65		

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			0	0	0
Commit: Secured commercial real estate loans .....	0	0	0	0	0
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....			0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec) .....							0			0			0		
Standby letters of credit .....	0			0			0			0			0		
Commercial and similar letters of credit .....	0			0			0			0			0		
Securities lent .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor) .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary) .....	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0			0			0			0			0		
Derivative contracts .....	0			0			0			0			0		
Interest rate contracts .....	0			0			0			0			0		
Interest rate futures and forward contracts .....	0			0			0			0			0		
Written options contracts (interest rate) .....	0			0			0			0			0		
Purchased options contracts (interest rate) .....	0			0			0			0			0		
Interest rate swaps .....	0			0			0			0			0		
Foreign exchange contracts .....	0			0			0			0			0		
Futures and forward foreign exchange contracts .....	0			0			0			0			0		
Written options contracts (foreign exchange) .....	0			0			0			0			0		
Purchased options contracts (foreign exchange) .....	0			0			0			0			0		
Foreign exchange rate swaps .....	0			0			0			0			0		
Equity, commodity, and other derivative contracts .....	0			0			0			0			0		
Commodity and other futures and forward contracts .....	0			0			0			0			0		
Written options contracts (commodity and other) .....	0			0			0			0			0		
Purchased options contracts (commodity and other) .....	0			0			0			0			0		
Commodity and other swaps .....	0			0			0			0			0		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							0			0			0		

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	0	0	0	0	0
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	0	0	0	0	0
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	0	0	0	0	0
Gross positive fair value .....	0	0	0	0	0
Held for trading .....	0	0	0	0	0
Non-traded .....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

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## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....															
Foreign exchange contracts .....															
Equity, commodity, and other contracts .....															
<b>Futures and forwards .....</b>															
Written options .....															
Exchange-traded .....															
Over-the-counter .....															
Purchased options .....															
Exchange-traded .....															
Over-the-counter .....															
Swaps .....															
<b>Held for trading .....</b>															
Interest rate contracts .....															
Foreign exchange contracts .....															
Equity, commodity, and other contracts .....															
<b>Non-traded .....</b>															
Interest rate contracts .....															
Foreign exchange contracts .....															
Equity, commodity, and other contracts .....															
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....															
Over 1 year to 5 years .....															
Over 5 years .....															
Gross negative fair value (absolute value) .....															
Gross positive fair value .....															
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....															
Gross positive fair value (X) .....															
Held for trading (X) .....															
Non-traded (X) .....															
Current credit exposure (X) .....															
Credit losses on derivative contracts .....															
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....															
90+ days past due .....															
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....															

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	0	0	0	0	0
Gross losses .....	0	0	0	0	0
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	0	0	0	0	0
Net losses .....	0	0	0	0	0
Provision for loan and lease losses .....	0	0	0	0	0
Adjustments .....	0	0	0	0	0
Ending balance .....	0	0	0	0	0
Memo: Allocated transfer risk reserve (ATTR) .....					

  

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0		0			0			0			0		
Provision for loan and lease losses / Average loans and leases .....	0		0			0			0			0		
Provision for loan and lease losses / Net loan and lease losses .....														
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0		0			0			0			0		
Allowance for loan and lease losses / Total loans and leases .....	0		0			0			0			0		
Allowance for loan and lease losses / Net loans and leases losses (X) .....														
Allowance for loan and lease losses / Nonaccrual assets .....														
ALLL / 90+ days past due + nonaccrual loans and leases .....									0					
Gross loan and lease losses / Average loans and leases .....	0		0			0			0			0		
Recoveries / Average loans and leases .....	0		0			0			0			0		
Net losses / Average loans and leases .....	0		0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0		0			0			0			0		
Recoveries / Prior year-end losses .....														
Earnings coverage of net loan and lease losses (X) .....														
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0		0			0			0			0		
Real estate loans secured by 1-4 family .....														
Revolving .....														
Closed-end .....														
Commercial real estate loans .....														
Construction and land development .....														
1-4 family .....														
Other .....														
Multifamily .....														
Nonfarm nonresidential .....														
Owner-occupied .....														
Other .....														
Real estate loans secured by farmland .....														
Commercial and industrial loans .....	0		0			0			0			0		
Loans to individuals .....														
Credit card loans .....														
Agricultural loans .....														
Loans to foreign governments and institutions .....														
Other loans and leases .....														

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	0	0	0	4	0
90+ days past due loans and leases .....	0	0	0	300	0
Nonaccrual loans and leases .....	0	0	0	0	0
Total past due and nonaccrual loans and leases .....	0	0	0	304	0
<b>Restructured 30–89 days past due .....</b>	0	0	0	0	0
<b>Restructured 90+ days past due .....</b>	0	0	0	0	0
<b>Restructured nonaccrual .....</b>	0	0	0	0	0
<b>Total restructured loans and leases .....</b>	0	0	0	0	0
<b>30–89 days past due loans held for sale .....</b>	0	0	0	0	0
<b>90+ days past due loans held for sale .....</b>	0	0	0	0	0
<b>Nonaccrual loans held for sale .....</b>	0	0	0	0	0
<b>Total past due and nonaccrual loans held for sale .....</b>	0	0	0	0	0
<b>Restructured loans and leases in compliance .....</b>	0	0	0	0	0
<b>Other real estate owned .....</b>	35,114	35,159	35,120	35,200	36,217
<b>Other Assets</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0
Nonaccrual .....	0	0	0	0	0
Total other assets past due and nonaccrual .....	0	0	0	0	0

## Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases .....	0			0			0			0			0		
90+ days past due loans and leases .....	0			0			0			0.10			0		
Nonaccrual loans and leases .....	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases .....	0			0			0			0.10			0		
30–89 days past due restructured .....	0			0			0			0			0		
90+ days past due restructured .....	0			0			0			0			0		
Nonaccrual restructured .....	0			0			0			0			0		
30–89 days past due loans held for sale .....	0			0			0			0			0		
90+ days past due loans held for sale .....	0			0			0			0			0		
Nonaccrual loans held for sale .....	0			0			0			0			0		

## Percent of Loans and Leases and Other Assets

## 30+ Days Past Due and Nonaccrual

30–89 days past due assets .....	0			0			0			0			0		
90+ days past due assets .....	0			0			0			0.10			0		
Nonaccrual assets .....	0			0			0			0			0		
30+ days past due and nonaccrual assets .....	0			0			0			0.10			0		

## Percent of Total Assets

90+ days past due and nonaccrual assets .....	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned .....	0.24			0.30			0.27			0.31			0.34		

Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:

Total assets .....	0.24			0.30			0.27			0.31			0.34		
Allowance for loan and lease losses .....															
Equity capital + allowance for loan and lease losses .....	0.71			0.81			0.72			0.80			0.97		
Tier 1 capital + allowance for loan and lease losses .....															
Loans and leases + other real estate owned .....	4.28			6.58			4.32			10.30			28.80		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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**Past Due and Nonaccrual Loans and Leases**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Commercial and industrial	30–89 days past due .....	0			0			0			0.02			0		
	90+ days past due .....	0			0			0			1.58			0		
	Nonaccrual .....	0			0			0			0			0		
Individuals	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Depository institution loans	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Revolving	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Closed-end	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Junior lien	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Commercial real estate	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Construction and development	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Multifamily	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Nonfarm non-residential	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Owner Occupied	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....					
Retained earnings .....	0	0	0	0	0
Accumulated other comprehensive income (AOCI) .....					
Common equity tier 1 minority interest .....					
Common equity tier 1 capital before adjustments/deductions .....					
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	0	0	0	0	0
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Tier 1 minority interest not included in common equity tier 1 capital .....					
Additional tier 1 capital before deductions .....					
Less: Additional tier 1 capital deductions .....					
Additional tier 1 capital .....					
<b>Tier 1 Capital</b>					
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Total capital minority interest not included in tier 1 capital .....					
Allowance for loan and lease losses in tier 2 capital .....					
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....					
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....					
Tier 2 capital .....					
Exited advanced approach tier 2 capital .....					
Total capital .....					
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	0	0	0	0	0
Less: Deductions from common equity tier 1 capital .....					
Less: Other deductions .....					
Total assets for leverage ratio .....					
Total risk-weighted assets .....					
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	0			0			0			0			0		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	0			0			0			0			0		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	0			0			0			0			0		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs .....															

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	-6,598	-6,152	-24,946	-23,399	-28,939		
Total property and casualty	-6,598	-6,152	-24,946	-23,399	-28,939		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	1,211	2,417	5,991	0	-100.00	
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	351,578	283,536	1,340,588	1,113,716	1,026,772	24.00	68.82
Other insurance activities income	358,176	289,421	1,365,232	1,137,115	1,055,711	23.76	68.82
Insurance and reinsurance underwriting income	-6,598	-5,885	-24,644	-23,399	-28,939		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	252	143	659	723	-2,140	76.22	-64.71
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	126,920	93,161	123,034	110,457	92,999	36.24	61.10

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	17.70			19.07			19.37			18.30			17.81		
Premium income / Insurance activities revenue .....	0			0			0			0			0		
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	-2.82			-9.73			-3.58			-3.31			-6.10		
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans .....	0	0	0	0	0
Other foreign loans .....	0	0	0	0	0
Lease financing receivables .....	0	0	0	0	0
Debt securities .....	622,076	481,129	605,930	527,990	374,687
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	622,076	481,129	605,930	527,990	374,687
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits .....	0	0	0	0	0

### Analysis Ratios

Yield: Foreign loans .....															
Cost: Interest-bearing deposits .....															

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....															
Commercial and industrial loans .....															
Foreign governments and institutions .....															

### Growth Rates

Net loans and leases .....															
Total selected assets .....	29.30			8.50			14.76			40.91			-7.84		
Deposits .....															

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## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities		0	0	0	0	0		0
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....					
Total retained credit exposure and asset sale credit exposure .....					

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets .....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total net losses on securitized assets .....	0	0	0	0	0		



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## Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	9,000	12,229	35,133	40,486	24,665	-26.40	3900.00
Dividends	9,000	12,000	34,900	36,500	21,800	-25.00	3900.00
Interest	0	229	233	3,986	2,865	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	10,602	210,114	570,280	348,933	372,961	-94.95	
Dividends	10,000	210,000	569,000	348,299	372,942	-95.24	
Interest	602	114	1,280	634	19	428.07	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	19,602	222,343	605,413	389,419	397,626	-91.18	8612.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	4,405	-9,215	19,019	17,040	-5,870		1902.27
Total operating income	24,007	213,128	624,432	406,459	391,756	-88.74	5294.83
Operating Expenses							
Personnel expenses	7,120	-12,936	20,103	24,244	1,805		234.27
Interest expense	11,096	8,062	39,824	32,287	32,447	37.63	66.16
Other expenses	2,026	2,868	12,970	12,891	7,565	-29.36	18.13
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	20,242	-2,006	72,897	69,422	41,817		92.36
Income (loss) before taxes	3,765	215,134	551,535	337,037	349,939	-98.25	
Applicable income taxes (credit)	1,077	25,277	134,060	73,209	77,031	-95.74	
Extraordinary items							
Income before undistributed income of subsidiaries	2,688	189,857	417,475	263,828	272,908	-98.58	
Equity in undistributed income of subsidiaries	230,928	-126,653	278,954	443,582	201,588		286.85
Bank subsidiaries	782	-1,232	8,868	28,966	39,488		-88.09
Nonbank subsidiaries	230,146	-125,421	270,086	414,616	162,100		333.18
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	233,616	63,204	696,429	707,410	474,496	269.62	344.97
Memoranda							
Bank net income	9,782	10,768	43,768	65,466	61,288	-9.16	44.09
Nonbank net income	240,146	84,579	839,086	762,915	535,042	183.93	352.00
Subsidiary holding companys' net income	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	362,357	5.34	378,378	6.43	405,736	6.06	362,237	286,948	-4.23	38.76
Common and preferred stock .....	362,357	5.34	378,378	6.43	405,736	6.06	362,237	286,948	-4.23	38.76
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	5,726,382	84.39	5,073,513	86.26	5,540,084	82.71	4,852,819	4,305,333	12.87	69.98
Common and preferred stock .....	5,726,382	84.39	5,073,513	86.26	5,540,084	82.71	4,852,819	4,305,333	12.87	70.54
Excess cost over fair value .....	0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	383,302	5.65	86,755	1.47	201,219	3	5,321	6,558	341.82	5067.19
Cash and due from unrelated depository institution .....	5,611	0.08	6,127	0.10	5,714	0.09	336,370	320,748	-8.42	-97.57
Premises, furnishings, fixtures and equipment .....	0	0	8	0	0	0	495	505	-100.00	-100.00
Intangible assets .....	1,385	0.02	1,527	0.03	1,420	0.02	1,562	1,704	-9.30	-33.89
Other assets .....	224,455	3.31	325,372	5.53	258,734	3.86	247,153	123,098	-31.02	71.46
Balance due from subsidiaries and related institutions .....	82,074	1.21	10,037	0.17	284,929	4.25	14,066	2,529	717.71	
Total assets .....	6,785,566	100.00	5,881,717	100.00	6,697,836	100.00	5,820,023	5,047,423	15.37	69.12
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	992,823	14.63	827,743	14.07	992,517	14.82	707,590	706,982	19.94	82.06
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	837,470	12.34	694,629	11.81	795,347	11.87	691,949	598,560	20.56	34.27
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	1,830,293	26.97	1,522,372	25.88	1,787,864	26.69	1,399,539	1,305,542	20.23	56.56
Equity Capital .....	4,955,273	73.03	4,359,345	74.12	4,909,972	73.31	4,420,484	3,741,881	13.67	74.28
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus .....	2,173,859	32.04	2,247,569	38.21	2,214,935	33.07	2,300,926	2,258,290	-3.28	0.42
Retained earnings .....	2,837,241	41.81	2,173,720	36.96	2,655,495	39.65	2,161,049	1,644,165	30.52	226.08
Accumulated other comprehensive income .....	-55,828	-0.82	-61,945	-1.05	39,541	0.59	-41,492	-160,575		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	6,785,566	100.00	5,881,717	100.00	6,697,836	100.00	5,820,023	5,047,423	15.37	69.12
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	82,074	1.21	10,037	0.17	284,929	4.25	14,066	0	717.71	

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## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	19			5.65			15.02			17.27			13.24		
Bank net income / Average equity investment in banks .....	10.19			11.63			11.28			19.54			23.91		
Nonbank net income / Average equity investment in nonbanks .....	17.05			6.82			15.96			16.37			12.56		
Subsidiary HCs net income / Average equity investment in sub HCs .....															
Bank net income / Parent net income .....	4.19			17.04			6.28			9.25			12.92		
Nonbank net income / Parent net income .....	102.80			133.82			120.48			107.85			112.76		
Subsidiary holding companies' net income / Parent net income .....															
<b>Leverage</b>															
Total liabilities / Equity capital .....	36.94			34.92			36.41			31.66			34.89		
Total debt / Equity capital .....	20.04			18.99			20.21			16.01			18.89		
Total debt + notes payable to subs that issued TPS / Equity capital .....	20.04			18.99			20.21			16.01			18.89		
Total debt + Loans guaranteed for affiliate / Equity capital .....	21.69			19.22			26.02			16.33			18.89		
Total debt / Equity capital – excess over fair value .....	20.04			18.99			20.21			16.01			18.89		
Long-term debt / Equity capital .....	20.04			18.99			20.21			16.01			18.89		
Short-term debt / Equity capital .....	0			0			0			0			0		
Current portion of long-term debt / Equity capital .....	0			0			0			0			0		
Excess cost over fair value / Equity capital .....	0			0			0			0			0		
Long-term debt / Consolidated long-term debt .....	60			64.36			65.03			70.49			87.81		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	122.87			125.06			121.10			117.97			122.73		
Total investment in subs / Equity capital .....	122.87			125.06			121.10			117.97			122.73		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.21			4.32			1.49			1.12			1.79		
Equity investment in subs – equity cap / Net income-div (X) .....	1.55			20.23			2.08			1.53			2.87		
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	32.24			393.93			180.63			129.29			142.93		
Cash from ops + noncash items + op expense / Op expense + dividend .....	250.60			377.64			247.92			165.08			192.23		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	355.54			-421.58			75.60			103.48			142.46		
Pretax operating income + interest expense / Interest expense .....	133.93			2,768.49			1,484.93			1,143.88			1,178.49		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	133.93			2,768.49			1,484.93			1,143.88			1,178.49		
Dividends + interest from subsidiaries / Interest expense + dividends .....	31.57			384.92			253.86			176.43			188.51		
Fees + other income from subsidiaries / Salary + other expenses .....	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X) .....															
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.73			2.59			3.54			5.78			6.38		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	1.66			0.23			5.80			0.32			0		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	1.66			0.23			5.80			0.32			0		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	142.60			245.09			220.52			62.37			57.22		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	0			0			0			0			0		

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## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	1,896.76			26.18			47.59			71.43			65.40		
Dividends declared / Net income .....	21.82			78.64			28.53			26.64			37.62		
Net income – dividends / Average equity .....	14.85			1.21			10.73			12.67			8.26		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	17.65			24.14			17.57			19.37			12.21		
Dividends from nonbank subsidiaries .....	19.61			422.52			286.41			184.83			208.95		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries .....	37.27			446.66			303.98			204.20			221.16		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	92.01			111.44			79.74			55.75			35.57		
Interest income from bank subsidiaries.....	0			2.13			0.53			6.09			4.67		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	92.01			113.57			80.27			61.84			40.24		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	4.16			248.29			67.81			45.65			69.70		
Interest income from nonbank subsidiaries.....	0.25			0.13			0.15			0.08			0		
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	4.41			248.42			67.96			45.74			69.71		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	37.49			5.63			5.59			8.98			5.56		
Interest income from bank subsidiaries.....	0			0.11			0.04			0.98			0.73		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	37.49			5.74			5.63			9.96			6.30		
Dividends from nonbank subsidiaries .....	41.65			98.53			91.12			85.69			95.20		
Interest income from nonbank subsidiaries.....	2.51			0.05			0.20			0.16			0		
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	44.16			98.59			91.33			85.85			95.20		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt .....	0			0			0			0			0		